

**UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF DELAWARE**

HANK JANSON,

Plaintiff

v.

NATIONAL ENTERPRISE SYSTEMS, INC.,

Defendant

## JURY TRIAL DEMANDED

C.A. NO.

## COMPLAINT

NOW COMES the Plaintiff, HANK JANSON, and his attorneys, KIMMEL & SILVERMAN, P.C., and for his Complaint against the Defendant, NATIONAL ENTERPRISE SYSTEMS, INC., Plaintiff alleges the following:

## PRELIMINARY STATEMENT

1. This is an action for actual and statutory damages for violations of the Fair Debt Collection Practices Act (hereinafter the “FDCPA”), 15 U.S.C. §§1692 *et seq.*

2. Plaintiff is an adult individual who resides in Greenwood, Delaware.

3. Plaintiff is a "consumer" as defined in 15 U.S.C. § 1692a(3), as he is a natural person allegedly obligated to pay a debt.

4. At all relevant times, Defendant acted as a “debt collector” within the meaning of 15 U.S.C. § 1692a(6), in that it held itself out to be a company collecting a consumer debt allegedly owed to another.

5. Defendant is a corporation of the State of Ohio with its principal place of

1 business at 29125 Solon Road, Solon, Ohio.

2         6.       The Fair Debt Collection Practices Act ("FDCPA") is a comprehensive statute  
3 which prohibits a catalog of activities in connection with the collection of debts by third parties.  
4  
5       *See* 15 U.S.C. §§1692 *et seq.* The FDCPA imposes civil liability on any person or entity that  
6 violates its provisions, and establishes general standards of debt collector conduct, defines  
7 abuse, and provides for specific consumer rights. 15 U.S.C. §1692k. The operative provisions  
8 of the FDCPA declare certain rights to be provided to or claimed by debtors, forbid deceitful  
9 and misleading practices, prohibit harassing and abusive tactics, and proscribe unfair or  
10 unconscionable conduct, both generally and in a specific list of disapproved practices.

11  
12       7.       In particular, the FDCPA broadly enumerates several practices considered  
13 contrary to its stated purpose, and forbids debt collectors from taking such action. The  
14 substantive heart of the FDCPA lies in three broad prohibitions. First, a "debt collector may  
15 not engage in any conduct the natural consequence of which is to harass, oppress, or abuse any  
16 person in connection with the collection of a debt." 15 U.S.C. § 1692d. Second, a "debt  
17 collector may not use any false, deceptive, or misleading representation or means in connection  
18 with the collection of any debt." 15 U.S.C. § 1692e. And third, a "debt collector may not use  
19 unfair or unconscionable means to collect or attempt to collect any debt." 15 U.S.C. § 1692f.  
20  
21 The FDCPA is designed to protect consumers from unscrupulous collectors, whether or not  
22 there exists a valid debt, broadly prohibits unfair or unconscionable collection methods,  
23 conduct which harasses, oppresses or abuses any debtor, and any false, deceptive or misleading  
24 statements in connection with the collection of a debt.  
25

26  
27       8.       In enacting the FDCPA, the United States Congress found that "[t]here is  
28 abundant evidence of the use of abusive, deceptive, and unfair debt collection practices by

1 many debt collectors,” which “contribute to the number of personal bankruptcies, to marital  
2 instability, to the loss of jobs, and to invasions of individual privacy.” 15 U.S.C. § 1692a.  
3 Congress additionally found existing laws and procedures for redressing debt collection injuries  
4 to be inadequate to protect consumers. 15 U.S.C. § 1692b.

5  
6 9. Congress enacted the FDCPA to regulate the collection of consumer debts by  
7 debt collectors. The express purposes of the FDCPA are to “eliminate abusive debt collection  
8 practices by debt collectors, to insure that debt collectors who refrain from using abusive debt  
9 collection practices are not competitively disadvantaged, and to promote consistent State action  
10 to protect consumers against debt collection abuses.” 15 U.S.C. § 1692e.  
11

12  
13 **FACTUAL ALLEGATIONS**

14 10. On or about August 31, 2009, Defendant contacted Plaintiff’s wife in an effort  
15 to collect a personal obligation alleged to be due by Plaintiff.

16 11. Defendant discussed Plaintiff’s alleged debt with Plaintiff’s wife, Jessica  
17 Janson.

18 12. Defendant harassed Plaintiff’s wife, knowing Plaintiff’s wife did not owe the  
19 debt and was not listed as a debtor on any account with Defendant.  
20

21 13. Defendant, by and through the caller, who failed to identify himself, threatened  
22 that Plaintiff and his wife “have a lot to lose” and then began reading from an itemized list  
23 consisting of Plaintiff’s mortgage, car and motorcycle information, as well as the name of  
24 Plaintiff’s employer.  
25

26 14. Defendant then demanded a check in the amount of \$647.00 immediately and  
27 warned if Plaintiff’s wife failed to produce such a check, then Plaintiff’s wages would be  
28 garnished.

1           15.     Although the debt was not hers, Plaintiff's wife attempted to set up a payment  
2 schedule with Defendant in an effort to avoid Plaintiff's wages being garnished.

3           16.     Defendant refused to set up a payment schedule and instead belittled Plaintiff's  
4 wife stating, "How can I trust you to do that when you haven't paid Chase a dime in over a  
5 year!"  
6

7           17.     Feeling threatened and out of options, Plaintiff's wife reluctantly gave  
8 Defendant a check in the amount of \$647.00, which Defendant demanded be post-dated for  
9 September 28, 2009.  
10

11           18.     Defendant had this discussion and took these actions, knowing Plaintiff's wife  
12 did not owe the debt.

13                   **CONSTRUCTION OF APPLICABLE LAW**

14           19.     The FDCPA is a strict liability statute. *Taylor v. Perrin, Landry, deLaunay &*  
15 *Durand*, 103 F.3d 1232 (5th Cir. 1997). "Because the Act imposes strict liability, a consumer  
16 need not show intentional conduct by the debt collector to be entitled to damages." *Russell v.*  
17 *Equifax A.R.S.*, 74 F. 3d 30 (2d Cir. 1996); *see also Gearing v. Check Brokerage Corp.*, 233  
18 F.3d 469 (7th Cir. 2000) (holding unintentional misrepresentation of debt collector's legal  
19 status violated FDCPA); *Clomon v. Jackson*, 988 F. 2d 1314 (2d Cir. 1993).  
20

21           20.     The FDCPA is a remedial statute, and therefore must be construed liberally in  
22 favor of the debtor. *Sprinkle v. SB&C Ltd.*, 472 F. Supp. 2d 1235 (W.D. Wash. 2006). The  
23 remedial nature of the FDCPA requires that courts interpret it liberally. *Clark v. Capital Credit*  
24 *& Collection Services, Inc.*, 460 F. 3d 1162 (9th Cir. 2006). "Because the FDCPA, like the  
25 Truth in Lending Act (TILA) 15 U.S.C §§1601 *et seq.*, is a remedial statute, it should be  
26  
27  
28

1 construed liberally in favor of the consumer.” *Johnson v. Riddle*, 305 F. 3d 1107 (10th Cir.  
2 2002).

3         21. The FDCPA is to be interpreted in accordance with the “least sophisticated”  
4 consumer standard. *See Jeter v. Credit Bureau, Inc.*, 760 F.2d 1168 (11th Cir. 1985); *Graziano*  
5 *v. Harrison*, 950 F. 2d 107 (3d Cir. 1991); *Swanson v. Southern Oregon Credit Service, Inc.*,  
6 869 F.2d 1222 (9th Cir. 1988). The FDCPA was not “made for the protection of experts, but  
7 for the public - that vast multitude which includes the ignorant, the unthinking, and the  
8 credulous, and the fact that a false statement may be obviously false to those who are trained  
9 and experienced does not change its character, nor take away its power to deceive others less  
10 experienced.” *Id.* The least sophisticated consumer standard serves a dual purpose in that it  
11 ensures protection of all consumers, even naive and trusting, against deceptive collection  
12 practices, and protects collectors against liability for bizarre or idiosyncratic interpretations of  
13 collection notices. *Clomon*, 988 F. 2d at 1318.

14  
15  
16  
17 **COUNT I**

18         22. Defendant’s conduct violated the FDCPA in multiple ways, including but not  
19 limited to:

- 20             a) Engaging in conduct the natural consequence of which is to harass, oppress, or  
21 abuse in violation of 15 U.S.C §§1692d; d(1); d(6);  
22  
23             b) Engaging any person in telephone conversation repeatedly or continuously with  
24 the intent to annoy, abuse, or harass any person at the called number violation of  
25 15 U.S.C. §1692;  
26  
27             c) Misrepresenting the amount of the debt in violation of § 1692e(2);  
28

- d) Misrepresenting or implying that nonpayment of any debt will result in arrest or imprisonment of any person or the seizure, garnishment, attachment or sale of any property or wages, in violation of 15 U.S.C. §1692e(4);
- e) Making deceptive, false or misleading representations when attempting to collect a debt in violation of 15 U.S.C. §§1692e; and e(5);
- f) Using unfair or unconscionable means to collect or attempt to collect any debt, in violation of 15 U.S.C. §1692f;
- g) Acceptance of a check postdated by more than 5 days in violation of 15 U.S.C. §1692f(2);
- h) The collection of amounts expressly not permitted by law in violation of 15 U.S.C. §1692f(1);
- i) Failing to send written notice of the alleged debt, in accordance with 15 U.S.C. §1692(g)(a), and
- j) Engaging in communications with a third party without prior consent of the consumer given directly to the debt collector, or court of competent jurisdiction in violation of 15 U.S.C. §1692c(b).

**PRAYER FOR RELIEF**

WHEREFORE, Plaintiff respectfully prays that judgment be entered against the Defendant for the following:

- a. Declaratory judgment that Defendant's conduct violated the FDCPA;
- b. Actual damages;
- c. Statutory damages;
- d. Costs and reasonable attorney's fees; and
- e. Any other and further relief as may be just and proper.

**PLAINTIFF HEREBY REQUESTS A TRIAL BY JURY**

Respectfully submitted,

Date: 11/2/2009

KIMMEL & SILVERMAN P.C.

By: /s/ Kate G. Shumaker  
Attorneys for Plaintiff  
SILVERSIDE CARR EXECUTIVE CENTER  
501 SILVERSIDE RD., STE 118  
WILMINGTON, DE 19809  
Phone: (302) 791-9373